

**AMENDMENT TO THE SPECIFICATION**

Please replace the Abstract with the following:

5 A method and apparatus for a home asset management account system is provided  
that ~~comprises~~ ~~combines~~ a first mortgage account and an equity line of credit (LOC)[.]]  
~~and offers~~ a periodic sweep feature between the first mortgage and equity LOC, a  
periodic property value review feature of the first mortgage, and a statement feature that  
provides a customer valuable information on the subject property estimated value and  
10 the relationship between the first mortgage and the equity LOC. The first mortgage and  
equity LOC[.]] results from a proprietary automated decisioning/pricing system, the  
periodic sweep feature, the periodic property value review feature, and a unique  
statement feature are bundled into a financial package available for customers. ~~The equity LOC in one preferred embodiment is a renewable home equity line of credit~~  
15 ~~providing a combined loan to value (CLTV) from 0.01% to 100% at time of loan closing.~~  
~~The periodic sweep feature preferably performs a quarterly principal sweep from the~~  
~~first mortgage to the equity LOC. The periodic review feature preferably is performed~~  
~~annually. Provided is a method and apparatus for one stop shopping having one~~  
20 ~~application, one closing to attend, one underwriting decision, and a single point of~~  
~~customer servicing.~~